

TRUSTEE'S CONFIRMATION REPORT -3/27/17

DEBTOR: Peng E. Hun
ATTORNEY: Justin Alexander, Esq.

CASE NO. 17-20038-PRW
ATTORNEY FEES: \$2,800
Additional Attorney Fees: \$

I. TRUSTEE RECOMMENDATION: X Plan Recommended Plan Not Recommended

II. PLAN FILED DATE: 3/13/17 (ECF BK No. 21)

A. PAYMENTS: \$ 763.05 per monthly voluntarily; plus \$2,000 per year for two years starting May, 2017.

B. REPAYMENT:
To secured creditors \$32,684 with interest \$ 41,848
To priority creditors \$1,400
To unsecured creditors \$1,557 est. 37 %
General unsecured debt \$4,180
Duration of Plan 5 years
Total Scheduled Debt \$34,996 incl. mortgages

C. FEASIBILITY:
Monthly Income \$1,970.35 (net) \$ 2,468.61 (gross)
Less Estimated Expenses \$1,203.12
Excess for Wage Plan \$767.23

D. OBJECTIONS to Confirmation: None.

E. Other comments:

- | | |
|-------------------------------------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> risk factor 3 because of prior bankruptcies | <input type="checkbox"/> need mortgages eliminated |
| <input type="checkbox"/> need judgments removed | <input type="checkbox"/> need motions to value collateral |
| <input type="checkbox"/> need appraisals of real estate and personal property | <input type="checkbox"/> need proof of surrender efforts |
| <input type="checkbox"/> need certification of post petition DSO payments. | |
| <input type="checkbox"/> other: | |

III. TREATMENT OF SECURED CLAIMS/LEASE ARREARS: [Interest rate unless otherwise stated: %]

Creditor	Amt of Claim	Security Claimed	Perfectured	Plan Treatment	Monthly Pmt
ATF	\$10,615.65	R/P Taxes	Yes	Full + 0%	\$176.93
ATF	\$2,908.29	R/P Taxes	Yes	Full + 12%	\$64.69
ATF	\$4,809.81	R/P Taxes	Yes	Full + 18%	\$122.14
City of Rochester	\$9,079.31	R/P Taxes	Yes	Full + 12%	\$201.96
City of Rochester	\$664.71	H20 Lien	Yes	Full + 12%	\$14.79
Propel Fin.	\$2,805.31	R/P Taxes	Yes	Full + 18%	\$71.23
Monroe Co. Treas.	\$1,801.15	R/P Taxes	Yes	Full + 18%	\$45.73

IV. SPECIAL PLAN PROVISIONS:

A. CLASSIFICATION of unsecured creditors: *Not applicable*

Class 1:	%	\$
Class 2:	%	\$
Class 3	%	\$

B. Rejection of executory contracts:

C. Other Plan Provisions:

V. BEST INTEREST TEST:

A. All assets were listed.

B. Total market value of assets: \$ 47,487

Less valid liens \$ 29,416

Less exempt property \$ 18,071

(Available for judgment liens)

Subtotal \$ 0

Less est. Chapter 7 fees \$ 0

C. Total available in liquidation \$ 0

D. Best interests including present value \$ 0

Less priority claims \$ 1,400

(Support \$)

E. Amount due to unsecured \$ 0

F. Amount to be distributed to unsecured creditors \$ 1,557

G. Nature of major non-exempt assets:

VI. OTHER:

A. Debtor(s) states that the plan is proposed in good faith with intent to comply with the law.

B. Debtor(s) states that to the best of its knowledge there are no circumstances that would affect the ability to make the payments under the plan.

C. (If a business) The Trustee has investigated matters before him relative to the condition of debtor's business, and has not discovered any actionable causes concerning fraud, dishonesty, incompetence, misconduct, mismanagement or irregularities in managing said business.

D. Debtor requests no wage order because: _____ disability or retirement, _____ self employed, _____ risk of job loss, _____ other

E. Converted from Chapter 7 because: Non Applicable.

/S/ _____
GEORGE M. REIBER, TRUSTEE